

In re:
Michael Cole
Chelon Phillips-Cole
Debtors

Case No. 16-13268-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 18, 2021

User: admin
Form ID: 138NEW

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Michael Cole, Chelon Phillips-Cole, 7015 Oakley Street, Philadelphia, PA 19111-3918 |
| cr | + SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412 |
| cr | + Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd, Winterville, NC 28590-8872 |
| 13723403 | ++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, P.O. Box 5010, Woodland Hills, CA 91365 |
| 13723406 | + Central Financial Control, P.O. Box 66044, Anaheim, CA 92816-6044 |
| 13790053 | + Comenity Bank c/o Millennium Financial Group, LLC, 3000 United Founders Blvd., Ste 219, Oklahoma City OK 73112-3904 |
| 13723405 | ++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, CCS/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104 |
| 13723410 | + First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868 |
| 13723414 | + Mabt/Confin, 121 Continental Dr, Ste 1, Newark, DE 19713-4326 |
| 13723417 | ++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067 |
| 13735402 | + Roamans c/o Millennium Financial Group LLC, 3000 United Founders Blvd., Suite 219, Oklahoma City OK 73112-3904 |
| 14046621 | + Salander Enterprises, LLC/Kabbage Inc., Collection Associates, PO Box 465, Brookfield WI 53008-0465 |
| 13723420 | + TD Bank USA, P.O. Box 673, Minneapolis, MN 55440-0673 |
| 14030639 | + Towd Point Mortgage Trust 2017-FRE2, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 14540687 | Towd Point Mortgage Trust 2017-FRE2, U.S. Bank, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 13723421 | + Veripro Solutions, P.O. Box 3572, Coppell, TX 75019-5538 |
| 13738014 | Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657 |
| 13723422 | + Wells Fargo Dealer Services, P.O. Box 1697, Winterville, NC 28590-1697 |

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | May 19 2021 01:59:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 19 2021 01:50:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | May 19 2021 01:59:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| cr | Email/PDF: gecsed@recoverycorp.com | May 19 2021 01:54:56 | Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 13774406 | Email/PDF: resurgentbknotifications@resurgent.com | May 19 2021 01:53:19 | Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated, Office Systems, |

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 18, 2021

Form ID: 138NEW

Total Noticed: 45

| | | | |
|----------|--|----------------------|--|
| | | | Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 13723404 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | May 19 2021 01:51:25 | Capital One Bank USA, 15000 Capital One Dr, Richmond, VA 23238 |
| 13814789 | Email/Text: megan.harper@phila.gov | May 19 2021 01:59:00 | City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 13730865 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | May 19 2021 01:55:01 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 13723407 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | May 19 2021 01:49:00 | Comenity Bank, 4590 E Broad St, Columbus, OH 43213-1301 |
| 13723408 | + Email/PDF: pa_dc_ed@navient.com | May 19 2021 01:51:30 | Dept Of Ed/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635 |
| 13723409 | + Email/Text: bknotice@ercbpo.com | May 19 2021 01:58:00 | Enhanced Recovery, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 |
| 13723412 | Email/Text: JCAP_BNC_Notices@jcap.com | May 19 2021 01:59:00 | Jefferson Capital Systems, 16 Mcleland Rd, Saint Cloud, MN 56303 |
| 13774328 | Email/Text: JCAP_BNC_Notices@jcap.com | May 19 2021 01:59:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 13723413 | + Email/Text: bknotificationdistribution@jhcapiatgroup.com | May 19 2021 02:00:00 | JH Portfolio Debt Equities, 5757 Phantom Dr, Ste 225, Hazelwood, MO 63042-2429 |
| 13752222 | Email/PDF: MerrickBKNotifications@Resurgent.com | May 19 2021 01:51:19 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 13723415 | + Email/PDF: MerrickBKNotifications@Resurgent.com | May 19 2021 01:51:19 | Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001 |
| 13723416 | + Email/Text: bankruptcydpt@mcmcg.com | May 19 2021 01:58:00 | Midland Funding, 2365 Northside Dr, Ste 30, San Diego, CA 92108-2709 |
| 13749311 | + Email/Text: bankruptcydpt@mcmcg.com | May 19 2021 01:58:00 | Midland Funding LLC, PO Box 2011, Warren MI 48090-2011 |
| 13797255 | Email/PDF: pa_dc_claims@navient.com | May 19 2021 01:55:06 | Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 13723418 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 19 2021 01:53:15 | Portfolio Recovery Associates, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502 |
| 13802038 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 19 2021 01:51:28 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 13794039 | + Email/Text: JCAP_BNC_Notices@jcap.com | May 19 2021 01:59:00 | Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 13728495 | Email/PDF: rmscedi@recoverycorp.com | May 19 2021 01:53:17 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 13723419 | + Email/PDF: gecsed@recoverycorp.com | May 19 2021 01:51:19 | Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005 |
| 14057634 | + Email/PDF: gecsed@recoverycorp.com | May 19 2021 01:53:05 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 13797850 | Email/PDF: gecsed@recoverycorp.com | May 19 2021 01:54:56 | Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605 |
| 13797305 | + Email/Text: bncmail@w-legal.com | May 19 2021 01:59:00 | TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 18, 2021

Form ID: 138NEW

Total Noticed: 45

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 13839709 | *P++ | NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741 |
| 13766101 | *P++ | NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741 |
| 13803110 | *+ | Veripro Solutions, Inc., PO BOX 3572, Coppell, TX 75019-5538 |
| 13723411 | ##+ | Great Plains Lending, 112 Paradise Drive Suite B, Red Rock, OK 74651-2203 |

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| ANDREW F GORNALL | on behalf of Creditor Nationstar Mortgage LLC agornall@kmlawgroup.com bkgroup@kmlawgroup.com |
| ANDREW M. LUBIN | on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 alubin@milsteadlaw.com bkecf@milsteadlaw.com |
| ANDREW M. LUBIN | on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 U.S. Bank National Association, as Indenture Trustee alubin@milsteadlaw.com, bkecf@milsteadlaw.com |
| BRAD J. SADEK | on behalf of Debtor Michael Cole brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| BRAD J. SADEK | on behalf of Plaintiff Chelon Phillips-Cole brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| BRAD J. SADEK | on behalf of Plaintiff Michael Cole brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| BRAD J. SADEK | on behalf of Joint Debtor Chelon Phillips-Cole brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com |
| JOSHUA I. GOLDMAN | on behalf of Creditor Nationstar Mortgage LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com |
| MATTHEW CHRISTIAN WALDT | on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com |
| MATTHEW CHRISTIAN WALDT | on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 mwaldt@milsteadlaw.com bkecf@milsteadlaw.com |
| MATTHEW CHRISTIAN WALDT | on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com |

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 18, 2021

Form ID: 138NEW

Total Noticed: 45

MATTHEW CHRISTIAN WALDT

on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 U.S. Bank National Association, as Indenture Trustee
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

THOMAS I. PULEO

on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,
mortoncraigeef@gmail.com

TOTAL: 16

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Michael Cole and Chelon
Phillips–Cole

Debtor(s)

Bankruptcy No: 16–13268–mdc
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 5/18/21